

Information to identify the case:

Debtor 1	Carlos A. Marques	Social Security number or ITIN	xxx-xx-8631
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-23546-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carlos A. Marques

10/5/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carlos A. Marques
 Debtor

Case No. 18-23546-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 34

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db
 517630998 +Carlos A. Marques, 9 Van Cleve Avenue, Clifton, NJ 07011-2009
 517630999 +C. Dicosky Medical Group, LLC, 681 Broadway, Paterson, NJ 07514-1421
 517631000 +CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 517631001 +CCS/First National Bank, 500 East 60th St. N., Sioux Falls, SD 57104-0478
 517631004 Capital Collection/General Surgeons of North, 30 E. Taunton Road, Berlin, NJ 08009
 517631004 +Comenity Bank/Midland Credit Management, Inc., P.O. lBox 13105, Roanake, VA 24031-3105
 517631005 +Comenity Capital Bank/PayPal, 35 A Rust Lane, Boerne, TX 78006-8202
 517631006 +Essex Specialized Surgical Institute, 475 Prospect Avenue, West Orange, NJ 07052-4197
 517631007 +First American Acceptance, P.O. Box 922, Eatontown, NJ 07724-0922
 517631010 +Legacy Visa, P.O. Box 1280, Oaks, PA 19456-1280
 517631011 +Orthopaedic Associates, 15-01 Broadway, Fair Lawn, NJ 07410-6018
 517631012 +SRA Associates LLC, 401 Minnetonka Road, Hi Nella, NJ 08083-2914
 517631018 +Shellpoint Mortgage Servicig, P.O. Box 51850, Livonia, MI 48151-5850
 517631019 +St. Mary's Hospital, 440 Franklin Street, Suite 300, Bloomfield, NJ 07003-3426
 517631020 +Surgicare of Englewood Cliffs, 630 Palisade Avenue, Englewood Cliffs, NJ 07632-1843
 517631022 +Synergetic Communication, Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
 517631023 +The Valley Hospital, 223 North Van Dien Avenue, Ridgewood, NJ 07450-2736
 517631024 +Toyota - Auto Lease, P.O. Box 91614, Mobile, AL 36691-1614
 517631026 +Toyota Motor Credit Corp, P.O. Box 722929, Houston, TX 77272-2929

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2018 00:03:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 06 2018 00:03:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
 517631002 EDI: CAPITALONE.COM Oct 06 2018 03:33:00 Capital One, 15000 Capital One Dr., Richmond, VA 23238
 517631008 +EDI: AMINFOFP.COM Oct 06 2018 03:33:00 First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
 517631013 +EDI: RMSC.COM Oct 06 2018 03:33:00 SYNCB/GAP, P.O. Box 965005, Orlando, FL 32896-5005
 517631014 +EDI: RMSC.COM Oct 06 2018 03:33:00 SYNCB/JCP, P.O. jBox 965007, Orlando, FL 32896-5007
 517631015 +EDI: RMSC.COM Oct 06 2018 03:33:00 SYNCB/PC RICHARD, P.O. Box 965036, Orlando, FL 32896-5036
 517631016 +EDI: RMSC.COM Oct 06 2018 03:33:00 SYNCB/ROOMS TO GO, P.O. Box 965036, Orlando, FL 32896-5036
 517631017 +E-mail/Text: jennifer.chacon@spservicing.com Oct 06 2018 00:04:48 Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
 517631844 +EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517631021 +EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
 517631025 +EDI: TFSR.COM Oct 06 2018 03:33:00 Toyota Motor Credit, P.O. Box 9786, Cedar Rapids, IA 52409-0004
 517796659 EDI: BL-TOYOTA.COM Oct 06 2018 03:33:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517631027 +EDI: VERIZONCOMB.COM Oct 06 2018 03:33:00 Verizon, P.O. box 650584, Dallas, TX 75265-0584

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517631003* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Dr., Richmond, VA 23238)
 517631009* +First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 34

Date Rcvd: Oct 05, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee
on behalf of the certificateholders of the HSI Asset Securitization Corporation Trust 2007-HE2
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Noah M Burstein on behalf of Debtor Carlos A. Marques bursteinlawyer@aol.com
Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company, as Trustee on
behalf of the certificateholders of the HSI Asset Securitization Corporation Trust 2007-HE2
sobrien@flwlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5